

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-29494
Mutlu Gokce Judge: Sherwood
Katherine Gokce

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 7/13/2020
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: _____

Initial Debtor: _____

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 200 per month to the Chapter 13 Trustee, starting on 5/1/2020 for approximately 12 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

Unemployment

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:

Description: 122 Ridge Rd., West Milford, NJ

Proposed date for completion: December 2021

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

\$11,840 paid into plan to date

Step up 05/21/2021 for 30 months at \$1,575.45

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ per order
DOMESTIC SUPPORT OBLIGATION		None +
Internal Revenue Service	Priority	\$2,900
NJ Division of Taxation	Priority	\$1840

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Money Source Serviced by Iserve REsidential Mortgage	122 Ridge Rd., Milford, NJ 07480	\$97,105.27	0%	0.00 (to be capitalized in modification)	\$2,467.28(APP or as reduced by lender for another program pending loss mitigation)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Ally Financial	Corvette 2014	\$32,650	\$15,402.63

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
Strategic Funding	UCC Claim/Adversary Judgment	\$35,000 in full satisfaction of the Judgment 0% interest.

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

1) Ch. 13 Standing Trustee commissions

2) Administrative Claims

3) Priority claims

4) Unsecured claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 5/17/2020.

Explain below **why** the plan is being modified:

objections to COVID extension request

Explain below **how** the plan is being modified:

Withdrew COVID extension request

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.


I certify under penalty of perjury that the above is true.

Date: 7/13/2020




Debtor

Date: 7/13/2020



Joint Debtor

Date: 7/13/2020



Attorney for Debtor(s)

United States Bankruptcy Court
District of New Jersey

In re:
Katherine A. Gokce
Mutlu Gokce
Debtors

Case No. 18-29494-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf901

Page 1 of 2
Total Noticed: 40

Date Rcvd: Jul 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 17, 2020.

db/jdb
cr +Katherine A. Gokce, Mutlu Gokce, 122 Ridge Road, West Milford, NJ 07480-2910
+ISERVE RESIDENTIAL LENDING, LLC, Stern Lavinthal & Frankenberg LLC, 105 Eisenhower Parkway,
Suite 302, Roseland, NJ 07068-1640
cr #Strategic Funding Source, Inc., c/o Rivkin Radler LLP, 21 Main Street, Court Plaza South,
West Wing - Suite 158, Hackensack, NJ 07601-7021
cr +The Money Source Inc., P.O. Box 340514, Tampa, FL 33694-0514
cr +The Money Source as servicer for Iserve Residential, Stern, Lavinthal & Frankenberg, LLC,
105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
517787545 +Barclays Bank Delaware, PO BOX 8801, Wilmington, DE 19899-8801
517787548 +Ford Motor Credit, PO BOX 542000, Omaha, NE 68154-8000
518221921 +I C System, Inc., PO Box 64378, St. Paul, MN 55164-0378
518221938 +Iserve Residential Lending, 682 Brookside Rd., Allentown, PA 18106-9652
517787542 +John R Morton, Esq., 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124
518221939 +Lincoln Automotive Financial Serv., PO Box 542000, Omaha, NE 68154-8000
517904674 +Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, PO Box 2036,
Warren, MI 48090-2036
517787540 +Nissan Motor Acceptance Corpotic, PO BOX 740596, Cincinnati, OH 45274-0596
517801378 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
518673034 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,
Trenton, NJ 08695-0245)
517787541 +Santander Consumer USA, PO BOX 660603, Dallas, TX 75266-0603
517787538 +Serve Resident Lending, 682 Brookside Road, Allentown, PA 18106-9652
518671182 State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,
Trenton, NJ 08695-0245
517787549 +Stern, Lavintahl & Frankenberg, 105 Eisenhower Parkway #302, Roseland, NJ 07068-1640
517921626 +Strategic Funding Source, Inc., 120 West 45th Street, 4th Floor, New York, NY 10036-4041
517915397 +The Money Source Inc., 500 South Broad St Suite 100 A, Meriden, CT 06450-6755
517852633 +Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482,
Phoenix, AZ 85038-9482

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 16 2020 00:54:35 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 16 2020 00:54:32 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 16 2020 01:03:52
BMW Bank of North America Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave.,
Dept. APS, Oklahoma City, OK 73118-7901
517904633 +E-mail/Text: g20956@att.com Jul 16 2020 00:54:55 AT&T Mobility II LLC,
%AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104,
BEDMINSTER, NJ. 07921-2693
517820191 E-mail/Text: ally@ebn.phinsolutions.com Jul 16 2020 00:53:37 Ally Capital, PO Box 130424,
Roseville MN 55113-0004
517787543 +E-mail/Text: ally@ebn.phinsolutions.com Jul 16 2020 00:53:37 Ally Financial,
PO BOX 380901, Bloomington, MN 55438-0901
517787544 +E-mail/Text: ally@ebn.phinsolutions.com Jul 16 2020 00:53:37 Ally Financial,
PO BOX 380903, Minneapolis, MN 55438-0903
517800363 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 16 2020 01:03:11
BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS,
Oklahoma City, OK 73118-7901
517787546 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Jul 16 2020 01:02:42 BMW Financial Services,
PO BOX 3608, Dublin, OH 43016
517821996 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Jul 16 2020 01:02:36
BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
518296416 +E-mail/Text: sbse.cio.bnc.mail@irs.gov Jul 16 2020 00:54:05 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346
517907131 E-mail/PDF: resurgentbknofications@resurgent.com Jul 16 2020 01:04:04 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517821277 E-mail/PDF: resurgentbknofications@resurgent.com Jul 16 2020 01:03:23
LVNV Funding, LLC its successors and assigns as, assignee of Vion Holdings LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517889803 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 16 2020 00:54:32 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011
517818019 +E-mail/PDF: cbp@onemainfinancial.com Jul 16 2020 01:02:59 OneMain, PO Box 3251,
Evansville, IN 47731-3251
517821168 +E-mail/PDF: resurgentbknofications@resurgent.com Jul 16 2020 01:02:40
PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,
Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
517793181 +E-mail/PDF: gecsed@recoverycorp.com Jul 16 2020 01:03:01 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 40

Date Rcvd: Jul 15, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518221940 +E-mail/PDF: gecsed@recoverycorp.com Jul 16 2020 01:03:01 Synchrony Bank-Care Credit,
PO Box 965061, Orlando, FL 32896-5061

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517800364* +BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS,
Oklahoma City, OK 73118-7901

517787547* ++BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306
(address filed with court: BMW Financial Services, PO BOX 3608, Dublin, OH 43016)

518221937* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, SBSE-Insolvency Unit of IRS,
PO Box 330500, Stop 15, Detroit, MI 48232)

518695673* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

517787539* +Serve Resident Lending, 682 Brookside Road, Allentown, PA 18106-9652

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Money Source Inc. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

Gavin Stewart on behalf of Creditor The Money Source Inc. bk@stewartlegalgroup.com

Jeanette F. Frankenberg on behalf of Creditor ISERVE RESIDENTIAL LENDING, LLC
cmecf@sternlav.com

Jeanette F. Frankenberg on behalf of Creditor The Money Source as servicer for Iserve
Residential Lending LLC cmecf@sternlav.com

Jenee K. Ciccarelli on behalf of Joint Debtor Mutlu Gokce info@jc-lawpc.com,
nadiafinancial@gmail.com;k.jr76568@notify.bestcase.com

Jenee K. Ciccarelli on behalf of Debtor Katherine A. Gokce info@jc-lawpc.com,
nadiafinancial@gmail.com;k.jr76568@notify.bestcase.com

Jenna Z. Gabay on behalf of Creditor Strategic Funding Source, Inc. jenna.gabay@rivkin.com,
matthew.spero@rivkin.com;jeannine.farino@rivkin.com;jennifer.davila@rivkin.com;atia.allen@rivkin.
com;farrah.choudry@rivkin.com

Maria Cozzini on behalf of Creditor The Money Source as servicer for Iserve Residential
Lending LLC mcozzini@sternlav.com

Maria Cozzini on behalf of Creditor ISERVE RESIDENTIAL LENDING, LLC mcozzini@sternlav.com

Marie-Ann Greenberg magecf@magtrustee.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

Yale A. Leber on behalf of Creditor Strategic Funding Source, Inc. yale.leber@rivkin.com

TOTAL: 12